

**From:** Prasan Pandite <ppandite@hotmail.com>  
**Sent:** Saturday, September 19, 2015 11:41 AM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32

Dear Sir/Madam,

Reference RIN 1210-AB32:

I would like to express my strong opposition to the proposed rule that would prevent me from using listed options in my self-directed IRA. Listed options can and are used successfully to obtain excellent results, regardless of market conditions. They are extremely valuable in times of market volatility. Although options carry a certain degree of risk, such risk is, by definition, quantifiable and limited, unlike with traditional investments in equities. Individuals who are trained in using options should retain the ability to use them to preserve and grow their IRA, in varying market conditions. The DOL has no business interfering with the use of options by individual investors, unless the DOL is willing to guarantee investments in such IRA accounts!

*Prasan Pandite, Esq.*